

**BENEFITS
AFTER
SEPARATION OR
RETIREMENT**

MINIMUM RETIREMENT AGE

(MRA + 10)

POSTPONING RETIREMENT BENEFITS

- Separating employees can reduce or eliminate the 5% age reduction by postponing the commencing date of their MRA+10 annuities
- May elect to convert FEHB & FEGLI to individual policies
- May enroll in Temporary Continuation of Coverage (TCC)
- FEHB and FEGLI coverage may be reinstated prospectively if at time of separation you were eligible to continue coverage into retirement
 - 5 years of coverage prior to date of separation
 - Not eligible for pre-approved FEHB waiver
- Sick leave is creditable in the computation of the annuity

MINIMUM RETIREMENT AGE

(MRA + 10)

POSTPONING RETIREMENT BENEFITS

- May apply for postponed retirement benefit at any time after separation
- Submit RI 92-19 “*Application for Deferred or Postponed Retirement*” to OPM approximately 60 days before you want the annuity to begin
 - Commencing date can’t be earlier than 31st day after filing the election
 - Commencing date can’t be later than your 62nd birthday

DEFERRED RETIREMENT

- If you leave Federal service before meeting age and service requirements to retire:
 - You may receive a deferred annuity at age 62 with at least 5 years of creditable service or at the Minimum Retirement Age (MRA) with at least 10 years of creditable service (5% age reduction) IF:
 - You are not eligible for an immediate annuity within 1 month of separation; and
 - You meet the minimum 5 years of creditable civilian service requirement at the time of separation; and
 - You do not take a refund of retirement deductions after separating from Federal service
- FEHB and FEGLI will not be reinstated at the time your annuity commences.
- Your application for retirement is sent directly to OPM – submit RI 92-19 about 2 months before your 62nd birthday

NOTE: FERS annuity supplement is NOT payable.

CSRS OFFSET

- You will receive a full CSRS annuity at retirement that is computed under the CSRS rules.
- HOWEVER, your annuity will be reduced when you become eligible to receive Social Security benefits.
- CSRS Offset annuity is reduced by the portion of your total Social Security benefit that is payable based on Federal service performed after 1983.
- If you never become eligible for Social Security benefits based on your own employment, there is no Offset.

CSRS

Example: Employee has 5 years and 8 months of Offset service

OFFSET

The CSRS Offset is determined by taking the lesser of the 2 below computations

Computation #1

Social Security monthly benefit with Federal Offset service.....\$1,800
Social Security monthly benefit without Federal Offset service..\$1,500
Difference..\$ 300

Computation #2

Social Security amount with Federal earnings =
 $\$1,800 \times 6 \text{ years}^* = \$10,800 \text{ divided by } 40 = \270

* Nearest whole year to 5 years 8 months

Result: The reduction in this case would be based on computation #2, or \$270

FERS ANNUITY SUPPLEMENT

- An estimated amount of Social Security benefits earned during FERS service
- Benefit paid until age 62 to certain FERS employees who retire before age 62 and are entitled to an immediate annuity
- Eligibility:
 - Has at least 1 calendar year of FERS service **AND**
 - Retires with an immediate annuity
 - At or after MRA with 30 years
 - At age 60 with 20 years of service
 - At or after MRA under Early/DSR
- Individuals NOT eligible for annuity supplement:
 - Disability Retiree
 - MRA +10 provision
 - Deferred Annuity
 - Retiring at age 62 or older
 - CSRS Employees
- Duration of annuity supplement:
 - Payable through the earlier of the following dates:
 - Last day of the month you become age 62
 - OR;
 - Last day of the month before the first

FERS ANNUITY SUPPLEMENT

Supplement is tested for earnings above the Social Security exempt amount (\$14,160 for 2011)

- Earnings include wages and self-employment income**
- Income from severance pay (including VSIP), pensions, savings and investments are NOT subject to the earnings test**
- Annuity supplement will be offset by \$1 for every \$2 over this amount that is earned in 2011**

RETIREMENT ANNUITY AND STATE TAXES

The states listed below **do not** participate in the voluntary withholding program at OPM:

AL	HI	KY	NH	PA	TX
AK	IL	MA	NY	SD	WA
FL	KS	NV	ND	TN	WY

WINDFALL ELIMINATION PROVISION (WEP)

- If you didn't pay Social Security taxes on your government earnings and you are eligible for Social Security benefits, the formula used to figure your benefit amount may be modified, giving you a lower Social Security benefit.
- WEP affects Social Security benefits when any part of your Federal service after 1956 is covered under the Civil Service Retirement System (CSRS). However, Federal service where Social Security taxes are withheld (CSRS Offset or FERS) will not reduce your Social Security benefit amounts.

WINDFALL ELIMINATION PROVISION (WEP)

WEP does not apply to survivors benefits. It also does not apply if:

- You are a Federal worker first hired after December 31, 1983;
- You were employed on December 31, 1983, by a nonprofit organization that did not withhold Social Security taxes from your pay at first, but then began withholding Social Security taxes from your pay;
- Your only pension is based on railroad employment;
- The only work you did where you did not pay Social Security taxes was before 1957; or
- You have 30 or more years of substantial earnings under Social Security.

GOVERNMENT PENSION OFFSET (GPO)

- If you receive a pension from a Federal, state or local government based on work where you did not pay Social Security taxes, your Social Security spouse or survivor's benefits may be reduced. You are exempt from the GPO if you were contributing to Social Security for your last 5 years of federal employment.
- Your Social Security benefits will be reduced by 2/3s of your government pension.
 - Monthly civil service pension - \$1,200
 - 2/3s offset to Social Security - \$ 800*
 - Spouse or survivor benefit - \$1,000
 - Final amount due - \$ 200

<http://www.socialsecurity.gov/gpo-wep/>

RETIREMENT PROCESS

- ABC forwards completed retirement package to DFAS NLT 5 days prior to date of retirement
- 09-22-11: receive last full paycheck (pay period 08-28-11 thru 09-10-11)
- 10-06-11: receive last paycheck (partial pay period, 09-11-11 thru 09-15-11); this **MAY** include lump sum leave
- 10-20-11: receive lump sum leave payment if not with the previous payment

INTERIM ANNUITY

- About 6 – 8 weeks after date of retirement (10 days after receipt of retirement information by OPM)
- Approximately 90% of **NET** annuity, based on agency estimate
- FERS annuity supplement is not included in the Interim annuity

INTERIM ANNUITY

Conditions that may result in lower interim annuity:

- CSRS Offset & you are over age 62
- Court order
- Part time service
- Service has been refunded, or deposit is needed
- Receiving Worker's Compensation
- Military retired pay is involved
- Unpaid military deposits & you are over age 62 OR retirement deductions began after 10-01-82 (CSRS/CSRS Offset)
- Unpaid military deposits (FERS)
- Excess Leave Without Pay (LWOP)
- Unverified or missing service
- Insurable interest elected
- No survivor election is made

OPM PROCESSING TIMES

- Interim pay – 10 days after received by OPM
 - 6 to 8 weeks after date of separation
- Full annuity
 - CSRS: 14 – 16 weeks after received by OPM
 - 22 – 24 weeks after date of separation
 - FERS: 25 – 27 weeks after received by OPM
 - 33 – 35 weeks after date of separation

DIRECT DEPOSIT

- Mandatory as of 03-01-2013
- Currently, can't have direct deposit to a foreign or international bank
- New option available for those without a bank account – “Direct Xpress debit MasterCard”
- <http://www.GoDirect.org>
- 1-800-333-1795

APPLYING FOR REFUND

- CSRS – SF 2802
- FERS – SF 3106
- Can't apply for refund if eligible for an optional retirement within 31 days
- Included in refund:
 - Retirement contributions
 - Deposits and/or redeposits
 - Military deposits
 - Voluntary contributions (CSRS/CSRS Offset only)

APPLYING FOR REFUND

- Submit to ABC-C if within 30 days after separation
- Submit to OPM if separated more than 30 days
- OPM's processing time: 2 – 3 weeks after received

SERVICES ONLINE

Services Online provides retirement services on demand to:

- Update your email address
- Change your Federal and State Income Tax withholding
- View/print/request a duplicate Form 1099-R for current tax year and 2 previous years
- Change your password
- Establish an allotment to an organization
- Change your mailing address
- Sign up for direct deposit
- Set up a checking or savings allotment
- View your annuity statement

[https://www.servicesonline.opm.gov/\(hpb4h555pwbebo451ugfhvvx\)/UsingServicesOnline.aspx](https://www.servicesonline.opm.gov/(hpb4h555pwbebo451ugfhvvx)/UsingServicesOnline.aspx)

FEHB IN RETIREMENT

CONTINUATION INTO RETIREMENT

- Pre-approved waiver of 5-year requirement:
 - Must be enrolled in FEHB on the first day of the buyout period (October 1 of the current FY) **and**
 - Retire during the buyout period; **and**
 - Receive a buyout; **or**
 - Take early optional retirement (VERA) as a result of early-out authority; **or**
 - Take a DSR based on involuntary separation

FEHB IN RETIREMENT

- Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly basis vs. bi-weekly
- Same Open Season and qualifying life event opportunities as active employees
- Same FEHB plans available to retirees as active employees
- Retirement is not a qualifying life event for changing your FEHB enrollment
- Once you cancel FEHB coverage in retirement, you can never re-enroll
- At age 65, enrollment in Medicare is optional if you are not eligible for Social Security; it is mandatory for CSRS Offset & FERS. Once enrolled, it becomes your primary and your FEHB plan becomes your secondary provider.

FEHB IN RETIREMENT

- Retirees can suspend FEHB for TRICARE or Medicare (if enrolled in Medicare Advantage health plan) and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage.
- Retirees do not participate in Premium Conversion.
- Your spouse is eligible to continue FEHB coverage after your death only if you have Self and Family coverage and you elect to provide a survivor benefit at retirement.

MEDICARE PART A - HOSPITALIZATION

- No Cost
 - Copayments, coinsurance, deductibles may apply
- Enroll at age 65
 - Enrollment is automatic at age 65 if you are receiving Social Security benefits
 - Enrollment is **required** if you have TRICARE
- Part A covers:
 - Inpatient hospital care
 - Inpatient care in skilled nursing facility
 - Hospice care services
 - Home health care services

MEDICARE PART B - MEDICAL COVERAGE

- Required to enroll if you have TRICARE
- Monthly premium based on yearly adjusted gross income; deductible & coinsurance may apply
- Part B helps cover medically-necessary services like:
 - Doctors' services
 - Tests
 - Outpatient care
 - Home health services
 - Durable medical equipment
 - Some preventive services

MEDICARE PART D - PRESCRIPTION COVERAGE

- Not normally needed if you have FEHB or TRICARE, or if you receive medical care through the VA – these are considered “creditable prescription drug coverage”
- If you enroll in Part D -
 - FEHB: FEHB plan will let you know who pays 1st
 - TRICARE: Medicare drug plan pays 1st, TRICARE pays 2nd
 - VA: can't use both for same prescription at same time

MEDICARE - WHEN TO ENROLL

- Initial enrollment period at age 65
 - 7-month period to enroll
 - 3 months before birth month, birth month, 3 months after birth month
- Special enrollment period
 - 8-month period that begins the month after your employment ends, or your coverage based on your employment (FEHB) ends, whichever happens first
 - TCC is not considered coverage based on your employment
- General enrollment period
 - January 1 – March 31 of every year
 - Coverage begins July 1
 - May owe penalty for late enrollment

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Shiptalk.org Home Page - Windows Internet Explorer

https://shipnpr.shiptalk.org/Default.aspx?ReturnUrl=%2f

Shiptalk.org Home Page

The National SHIP Resource Center

SHIP state health insurance assistance programs

Local Help for People with Medicare.

SHIPtalk

Login REGISTER Find a SHIP Find a Counselor

Enter User Name and Password

Log On Username (email)

GO >> Forgot password?

What is SHIPtalk?

The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families.

Find a State SHIP

Looking for a State SHIP? Select your state below to find your local SHIP branch.

Select a State GO >>

Find a Counselor

Looking for a Ship Counselor? Select your State and County below.

New Jersey Atlantic Bergen Burlington Camden Cape May Cumberland Essex Gloucester Hudson Hunterdon Mercer Middlesex Monmouth Morris Ocean Passaic Salem Somerset Sussex Union Warren

GO >>

Disclaimer | www.cms.gov | www.medicare.gov | ©2004 State Health Insurance Assistance Program

Done

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Internet | Protected Mode: On | 100% | 1:13 PM

https://shipnpr.shiptalk.org

SHIP - HOW TO FIND A COUNSELOR

The screenshot shows a Windows Internet Explorer browser window displaying the SHIP website. The address bar shows the URL: <https://shipnpr.shiptalk.org/Default.aspx?ReturnUrl=%2f>. The website has a navigation bar with links: [Login](#), [REGISTER](#), [Find a SHIP](#), and [Find a Counselor](#). On the left, there is a login section titled "Enter User Name and Password" with a "Log On Username (email)" field, a password field, a "GO >>" button, and a "Forgot password?" link. The main content area displays three agency listings, each with a table of locations.

Agency Name: SHIP Hotline

Locations

Address	Phone Number / Email	Hours of Operation
Main Office: 240 West State Street Trenton NJ 08608-1002	(609) 943-4055 dennis.mcgowan@doh.state.nj.us	M-F 8:30 AM - 4:30 PM

Agency Name: Monmouth Family and Children's Service

Locations

Address	Phone Number / Email	Hours of Operation
Main Office: 191 Bath Avenue Long Branch NJ 07740	(732) 728-1331 swhite@fcsmonmouth.org	M-F 8:00AM - 5:00 PM

Agency Name: Department of Health & Senior Services, Division of Aging and Community Services, SHIP Office

Locations

Address	Phone Number / Email	Hours of Operation
Main Office: 240 West State Street Trenton NJ 08608-1002	(609) 943-3491 mary.mcgeary@doh.state.nj.us	8:30 - 4:30

At the bottom of the page, there is a disclaimer: "Disclaimer | www.cms.gov | www.medicare.gov | ©2004 State Health Insurance Assistance Program. All rights reserved."

FEGLI IN RETIREMENT

- Cannot elect FEGLI after retirement
- Can decrease coverage, but can't increase even with a Qualifying Life Event (QLE)
- No “second election” at age 65
 - Can change your Option B and/or Option C reduction election to “Full Reduction” at any time

FEGLI IN RETIREMENT

EFFECT OF DSR ON FEGLI

- **No** waiver of any of the requirements to continue life insurance in retirement
- **No** exceptions to the “no waiver” rule

FGLI - SEPARATION OTHER THAN RETIREMENT

- Termination provides:
 - 31-day extension of coverage at no cost
 - Right to convert to an individual policy
 - No accidental death or dismemberment coverage
- Basic insurance stops at the end of the date of separation
- Optional insurance (Options A, B, C) stops when your Basic insurance stops

FEGLI CONVERSION

- May convert all or any part of your Basic & Optional insurance
- No medical exam required
- Individual policy will be issued by the insurance company you select from the list of approved companies
- May convert to any type of life insurance **except** for insurance with an indeterminate premium

FEGLI CONVERSION – OPTION C

- Conversion is for individuals only
- No “family” policies
- You will need to purchase an individual policy for each family member you want to cover

FEGLI CONVERSION - COST

- Insurance policy purchased under the conversion privilege is a private business transaction
- Cost of an individual policy is based on your age and class of risk
- Premium payments may be much higher than FEGLI premiums

FEGLI CONVERSION - TIMEFRAME

OFEGLI must receive the request:

- Within 31 calendar days of date on the conversion notice (SF 2819); or
- Within 60 calendar days after the date of the terminating event
- Whichever is **EARLIER**
- May request a belated election from OFEGLI within 6 months of termination event if unable to request conversion due to reasons beyond your control

CONVERSION – MAILING ADDRESS

- Address on SF 2819 is **NOT** current
- Use the correct address:

OFEGLI

P.O. Box 8149

FEGLI Conversion Team, 5th Floor

27-01 Queens Plaza North

Queens, NY 11101



Notice of Conversion Privilege Federal Employees' Group Life Insurance Program

Part A - Instructions to Employing Agency

Complete Part A of this form whenever an employee's life insurance coverage terminates due to separation, resignation, retirement, death or end of 12 months in non-pay status. On the date insurance terminates (except by waiver), give this notice to every employee and/or the assignee(s), if applicable, and to the family of each deceased employee who had the Option

C-Family coverage. Also, upon request, give this notice to the family of an eligible employee who does not convert his or her Option C-Family insurance. If this notice is prepared for a retiring employee, forward Part 2 (duplicate) to OPM with the employee's retirement papers. Otherwise, place Part 2 (duplicate) in the employee's Official Personnel Folder.

1. Name of employee		2. Date of birth (mo., day, yr.)		3. Date insurance terminated	
4. Was employee insured for Option C-Family insurance on date in item 3?		Yes		No	
Agency Certification <i>I certify that the above information has been obtained from, and correctly reflects, official personnel records.</i>					
5. Signature of authorized agency official		6. Name and mailing address of agency			
7. Typed name of authorized agency official					
8. Title					
9. Telephone number	10. Date of this notice (mo., day, yr.)				

Part B - Conversion Information for Employees, Assignees, and Family Members Who are Losing FEGLI Coverage

If you are eligible and you will be carrying all of your Federal Employees' Group Life Insurance (FEGLI) coverage into retirement, do not apply for conversion. Employees (and assignees, if applicable) and their family members who are losing FEGLI coverage, however, may be eligible and wish to convert some or all of their coverage to an individual direct-pay policy.

Employees - If you have not assigned your FEGLI coverage, you are entitled to convert to an individual direct-pay policy unless, within 3 calendar days after the date your insurance terminates, you return to a Government position that qualifies you to reacquire FEGLI coverage. You may purchase an individual policy in an amount equal to or less than your Basic life insurance plus any optional coverage you may have.

Assignees - You are entitled to convert your share of the insured's FEGLI coverage to an individual direct-pay policy unless, within 3 calendar days after the date the insured's insurance terminated, he/she returns to a Government position that qualifies

General information about conversion

- If you have assigned your FEGLI coverage, you can **only** convert your Option coverage (if any). Your assignee(s) retain(s) the right to convert your other coverage(s).
- No medical examination is required.
- You or the assignee(s), if applicable, must pay the premium applicable to the individual policy.
- The government will not pay any part of the individual policy premium.
- The individual policy will be issued by an insurance company you select from the list of eligible companies you will receive if you apply for conversion.
- The individual policy may be an ordinary life policy or a variation of ordinary life (see Part D). It must be a type of insurance customarily issued by the insurance company you select. However, it cannot be term insurance or

into this form.
our records.

Part C - Eligibility Statement

1. Please check the correct box(es). <input type="checkbox"/> Basic <input type="checkbox"/> Option A-Standard <input type="checkbox"/> Option B-Additional					
<input type="checkbox"/> I have read Part B on page 1 and am interested in converting my insurance to an individual policy. Please send additional information.					
<input type="checkbox"/> I have read Part B on page 1. The family members listed in item 7 below are eligible for conversion of Option C-Family insurance to a direct-pay policy. Please send me additional information.					
2. Signature of person completing this statement		3. Date (mo., day, yr.)		4. Full name and address of person completing this statement (including ZIP code)	
5. Was the FEGLI coverage assigned?		<input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, are you the assignee of the insured's FEGLI coverage?		<input type="checkbox"/> Yes <input type="checkbox"/> No			
6. Check one:					
<input type="checkbox"/> I have attached an SF 2821.		<input type="checkbox"/> I am a family member and do not need an SF 2821.		<input type="checkbox"/> I will obtain and submit an SF 2821 later.	
7. Eligible family members	Birth date	Relationship	Eligible family members	Birth date	Relationship
a.			d.		
b.			e.		
c.			f.		

Part D - Information About Individual Policies

WITHDRAWING YOUR TSP

EFFECT OF DSR ON TSP

- If you separate before reaching age 55, there is a 10% penalty for withdrawing from your TSP account before age 59 1/2. **EXCEPTIONS:**
 - If you elect to receive your TSP paid as substantially equal payments over your life expectancy
 - If you have TSP purchase a life annuity for you
- If you retire the year you reach age 55, or if you are already 55 or older at time of retirement, there is **NO** penalty
- *“Important Tax Information About Payments from Your TSP Account”* page 4
- For more information, contact TSP toll-free at 1-877-968-3778

TSP WITHDRAWAL OPTIONS

- Automatic cashout (accounts less than \$200)
 - TSP balance will be sent automatically once TSP receives separation notice
- Age-based withdrawal (Partial Withdrawal)
 - May take one time only, as an active employee (at age 59 ½ or older) **OR**
 - As a retiree
 - Minimum amount of withdrawal is \$1,000
 - Use Form TSP-77 *“Request for Partial Withdrawal When Separated”*
- Full Withdrawal
 - Single payment
 - Monthly payments
 - Life annuity
- Mixed Withdrawal

TSP WITHDRAWAL OPTIONS

- Full Withdrawal
 - Single payment – withdraw entire balance
 - Monthly payments
 - Computed by TSP based on IRS life expectancy tables; amount is recalculated each year
 - Specific dollar amount; minimum monthly amount is \$25
 - Life annuity
 - Minimum amount of \$3,500
 - Refer to “*Withdrawing Your TSP Account After Leaving Federal Service,*” Part III (starting on page 7) for more information
- Mixed Withdrawal
 - May use combination of several options
 - Example for retiring at age 55:
 - Leave TSP in your account for 5 years
 - Take partial withdrawal at age 60 of \$10,000
 - Balance left in account – use half to purchase life annuity; get other half in monthly payments

TSP WITHDRAWAL OPTIONS

TRANSFER vs ROLLOVER

Transfer:

- Traditional IRA or other eligible plan:
 - Won't be taxed in current year
 - No income tax withheld at time of transfer
 - Will be taxed when you withdraw
- Roth IRA:
 - Taxed in current year
 - No income tax will be withheld at time of transfer
 - May need to pay estimated taxes

TSP WITHDRAWAL OPTIONS

TRANSFER vs ROLLOVER

Rollover:

- Paid directly to you
- Will receive 80% of the taxable amount of payment
- Will have 60 days to complete the rollover to avoid tax on the rollover amount
- Can rollover all or part into traditional IRA or plan
 - Won't be taxed until you take it out
 - If you want to rollover 100% of the payment, you must replace the 20% from your own funds
 - If you rollover only the portion received, you will be taxed on the 20% that was withheld and not rolled over
- If rollover into Roth IRA, full amount will be taxed in current year

TSP WITHDRAWAL OPTIONS

Leave money in the TSP

- Must begin to receive TSP funds by April 1 of year following year you are 70 ½ **or**
- If already 70 ½, April 1 of the year following the year you separate, **whichever is LATER**
- If you fail to begin withdrawing by the required deadline, your TSP account balance will be forfeited to the TSP
 - Account can be reclaimed
 - You will receive NO earnings on your account from the time it was forfeited
 - *“Withdrawing Your TSP Account After Leaving Federal Service”* page 1

**HOW TO APPLY: TSP-70 FORM -
Withdrawal Request**

TSP CONTRIBUTIONS AFTER SEPARATION

- Contributions to your TSP account are not allowed after separation (they must come from salary deduction)
- You may transfer funds INTO your TSP account from an IRA, 401(k) or other eligible employer plan (TSP-60 “*Request for a Transfer Into the TSP*”)
- You may combine military and civilian accounts (TSP-65 “*Request to Combine Uniformed Services and Civilian TSP Accounts*”)

TSP LOANS

Your loan must be closed within 90 days of your separation being reported to TSP:

- Prepay your loan in full
- Partially prepay loan, receive a taxable distribution on the reduced outstanding balance
- Receive a taxable distribution of the unpaid balance (including interest)
 - If under 59 1/2, may have to pay 10% penalty
 - Once taxable distributions has been declared, loan is closed & can't be repaid
 - may rollover (within 60 days) any or all of the taxable amount into a traditional IRA using your personal funds, to avoid taxes & penalties

NOTE: Your loan must be closed before you can apply to withdraw from your TSP account

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

- Retiring:
 - Can keep coverage in retirement
 - Will need to contact Long Term Care to coordinate payment until allotment can be set up
 - Can enroll after retirement
- Separating:
 - Can keep coverage as long as you pay the premiums
 - If your premiums are deducted from your paycheck, you will need to call Long Term Care and change to direct bill or automatic bank withdrawal

FLEXIBLE SPENDING ACCOUNTS (FSA)

- HCFSFA or LEX HCFSFA
 - Terminates as of date of separation
 - No extensions
 - Can be reimbursed for any expenses incurred prior to date of separation
- DCFSA
 - You can continue to use the remaining balance to pay for eligible dependent care expenses until the end of the Benefit Period or until your account balance is used up, whichever comes first.
 - Benefit Period ends December 31, 2011

FEDVIP - RETIREMENT

- Payroll office will inform BENEFEDS of your retirement
- BENEFEDS will send letter after they are notified of your retirement
- Pay premiums directly to BENEFEDS while in interim pay
- Premiums will be deducted from annuity once it has been adjudicated
- Retirement is not a qualifying event to cancel/change FEDVIP enrollment
- Contact BENEFEDS at 1-877-888-3337, <http://www.benefeds.com>

FEDVIP - SEPARATION OTHER THAN RETIREMENT

- FEDVIP cannot be converted to a private plan
- There is no temporary extension of coverage
- When your eligibility stops, your coverage stops

REEMPLOYED ANNUITANTS

- DoD has different rules for Reemployed Annuitants than the rest of the Federal agencies
- If you retired under DSR provisions, you have the choice of contributing to retirement as a Reemployed Annuitant
- If rehired by DoD, you will be given a written notice and election form
- You will have 90 days from date of the notice to make your election

DESIGNATION OF BENEFICIARY

Beneficiary Forms:

- **SF 2823 (FEGLI)**
- **SF 2808 (CSRS)**
- **SF 3102 (FERS)**
- **TSP 3 (TSP)**

Order of Precedence:

- **Court Order**
- **Designation of Beneficiary**
- **Widow or Widower**
- **Children (and/or descendants of deceased children)**
- **Parents**
- **Executor or Administrator of Estate**
- **Next of Kin**



CONTACT INFORMATION

Office of Personnel Management
Retirement Operations Center
P.O. Box 45

Boyers, PA 16017

www.opm.gov

Email: retire@opm.gov

Tel: 1-888-767-6738

Social Security Administration

www.ssa.gov

Tel: 1-800-772-1213

Army Benefits Center – Civilian
303 Marshall Ave.
Ft Riley, KS 66442-5004

<https://www.abc.army.mil>

Tel: 1-877-276-9287

TDD: 1-877-276-9833

Medicare

www.medicare.gov

Tel: 1-800-633-4227

CONTACT INFORMATION

Federal Long Term Care
Insurance Program (FLTCIP)

Long Term Care Partners, LLC
P.O. Box 981079

Boston, MA 02298-1079

<http://www.ltcfeds.com>

Tel: 1-800-843-3557

TTY: 1-800-843-3557

Flexible Spending Accounts
(FSA)

FSAFEDS Program
P.O. 36880
Louisville, KY 40233

<https://www.fsafeds.com>

Email: fsafeds@shps.com

Tel: 1-877-372-3337

TTY: 1-800-952-0450

Federal Employees Dental and
Vision Insurance Program
(FEDVIP)

BENEFEDS
P.O. Box 797
Greenland, NH 03840-0797

www.benefeds.com

Tel: 1-800-772-1213

TTY: 877-889-5680

Thrift Savings Plan (TSP)

Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238

<http://www.tsp.gov>

Tel: 1-877-968-3778

TDD: 1-877-847-4385

Army Benefits Center - Civilian

1-877-276-9287

Initial Options

Select: 1= Army Civilian 2= DCMA Civilian 3= National Guard 4= Non-Appropriated Fund or Uniformed Service Member	Select: 1= Customer Service Survey 2= Access Benefits and Entitlements Select: 1= Current or Separated Civilian Employee 2= Retiree or Surviving Spouse 3= Seeking Temporary Continuation of Coverage (FEHB TCC)	To access Benefits and Entitlements: 1= Enter SSN and PIN 1= Change your PIN 2= Continue 2= Forgot PIN Current Duty Phone 1= Correct 2= Change	Main Menu: 0= Benefits Counselor 1= FEHB 2= Retirement 3= TSP 4= FEGLI 6= Fax Document 9= Exit System
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SEPARATED USER:

If you are a **SEPARATED USER**, you will enter your Social Security Number and be transferred to the next available counselor.

As a **SEPARATED USER**, you will be able to access the Army Benefits Center 180 days

ANY QUESTIONS?

